

2120 - Served      2220 - Not Served      2620 - Sec. of State  
 2121 - Alias Served      2221 - Alias Not Served      2621 - Alias Sec. of State

**Summons**

(Rev. 12/31/15) CCM N649

**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS**  
**1st MUNICIPAL DISTRICT**

SPEEDY CHECK CASHERS, INC.

v.

UNITED STATES POSTAL SERVICECourt Case No.: 2017-M1-101624Amount Claimed: \$ 1109.77Appearance Filing/Return Date: 2/27/2017

Status Date: \_\_\_\_\_

Trial Date: \_\_\_\_\_

Time: 9:30 A.M. Room: 1110

UNITED STATES POSTAL SERVICE  
433 WEST HARRISON STREET  
CHICAGO, IL 60669

**Address of Defendant(s)****Additional Sheriff Information**Please serve as follows: ☐ Certified Mail ☒ Sheriff Service ☐ Alias**SUMMONS**

To each Defendant:

YOU ARE SUMMONED and required:

1. To file your written appearance by yourself or your attorney and pay the required fee in:

☒ District 1: Richard J. Daley Center; 50 West Washington, Room 602; Chicago, IL 60602☐ District 2: 5600 Old Orchard Rd., Rm 136; Skokie, IL 60077☐ District 5: 10220 S. 76th Ave., Rm 121; Bridgeview, IL 60455☐ District 4: 1500 Maybrook Dr., Rm 236; Maywood, IL 60153on Monday, 27 February 2017, between the hours of 8:30 a.m. and 2:30 p.m.;☐ District 3: 2121 Euclid, Rm 121; Rolling Meadows, IL 60008☐ District 6: 16501 S. Kedzie Pkwy., Rm 119; Markham, IL 60428

on \_\_\_\_\_, before 9:00 a.m.

2. File your answer to the complaint before 9:00 a.m. as required by the applicable subsections of Paragraph 3 or 4 in the  
**NOTICE TO THE DEFENDANT** on the reverse side.

**IF YOU FAIL TO DO SO, A JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED  
 IN THE COMPLAINT, A COPY OF WHICH IS HERETO ATTACHED.**

To the officer:

This summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service, and not less than three (3) days before the day for appearance. If service cannot be made, this summons shall be returned so endorsed.

This summons may not be served later than 3 days before the day for appearance.

Atty. No.: 38341 THERE WILL BE A FEE TO FILE YOUR APPEARANCE.Name: SORMAN FRANKEL LTDAtty. for: SPEEDY CHECK CASHERS, INC.Address: 180N LASALLE 2700City/State/Zip: CHICAGO, IL 60601Telephone: (312) 332-3535Primary Email: dfrankel@sormanfrankel.comSecondary Email: jbartkowiak@sormanfrankel.com

Tertiary Email: \_\_\_\_\_

Witness: Thursday, 19 January, 2017

/s/DOROTHY BROWN, Circuit Court Clerk

Date of Service: \_\_\_\_\_

(To be inserted by officer of court with Defendant or other person)

**\*\*Service by Facsimile Transmission will be accepted at:**

(Area Code)

(Facsimile Telephone Number)

**DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS**

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2017-M1-101624  
ROOM: 1110  
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CIRCUIT COURT OF  
COOK COUNTY, ILLINOIS  
MUNICIPAL DIVISION  
CLERK DOROTHY BROWN

**IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
MUNICIPAL DEPARTMENT – FIRST DISTRICT**

SPEEDY CHECK CASHERS, INC., an Illinois  
corporation,

Plaintiff,

vs.

UNITED STATES POSTAL SERVICE,

Defendant(s).

Case No.

Amount claimed: \$1,109.77, plus  
interest, treble damages, costs of  
suit, and attorneys' fees

Return Date: February 27, 2017

**VERIFIED COMPLAINT**

Plaintiff, SPEEDY CHECK CASHERS, INC., an Illinois corporation ("Currency Exchange"), by its attorneys, Sorman & Frankel, Ltd., for its Verified Complaint (the "Complaint") against Defendant, UNITED STATES POSTAL SERVICE, ("Defendant"), states as follows:

1. Currency Exchange is a duly registered Illinois corporation with its principal place of business located at 425 Huehl Road, Building 3, Northbrook, Cook County, Illinois. Currency Exchange is a currency exchange regulated by the Illinois Department of Financial and Professional Regulation and its principal business activities include, among other things, providing check-cashing services to members of the general public for a fee.
2. Defendant has, upon information and belief, its principal place of business located 433 W. Harrison Street, Chicago, IL.
3. Venue is proper in this Court pursuant to Section 5/2-101 of the Illinois Code of Civil Procedure, which provides that an action may be commenced "in the county in which the transaction or some part thereof occurred out of which the cause of action arose." 735 ILCS 5/2-101 (West 2017). A portion of the parties' business dealings, as well as prior

and subsequent acts and activities alleged and complained of herein, took place in Cook County, Illinois.

4. On or about August 12, 2016, Defendant issued one check, in the amount of \$1,084.77, payable to Megan Anderson ("Payee") and drawn on Defendant's bank account (the "Check"), a copy of which is attached as Exhibit "A."
5. The Check is a negotiable instrument in that it is an unconditional promise to pay a definite amount of money, upon demand, payable to order, without any restriction on the face of the instrument.
6. After the Check was issued, it was tendered to and negotiated by Currency Exchange in exchange for cash paid to the Payee.
7. Within thirty (30) days thereafter, Currency Exchange presented the Check for payment and the Check was dishonored by reason of "refer to maker." Currency Exchange was charged "return check" fees by its bank, totaling \$25.00, dishonored due to same.
8. Upon information and belief, at the time of issuance of the Check, Defendant knew or should have known that the Check would be dishonored upon presentment. Alternatively, information and belief, upon issuance of the Check and placing same in the stream of commerce, Defendant took an affirmative action to ensure that the Check would be dishonored upon presentment.
9. Pursuant to 810 ILCS 5/3-301, *et seq.* (West 2017), Currency Exchange is a holder in due course entitled to enforce the Check against Defendant.
10. Additionally, pursuant to 720 ILCS 5/17-1(E) (West 2017), Currency Exchange is entitled to a judgment against Defendant for an amount "in addition to the amount owing upon such

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check or order, damages of treble the amount so owing, but in no case less than \$100 nor more than \$1,500, plus attorneys' fees and court costs". 720 ILCS 5/17-1(E) (West 2017).

11. Despite demand, Defendant has failed and refused to pay the balance due to Currency Exchange as identified in Currency Exchange's demand letter. (See Ex. "B").
12. Defendant has reimbursed Currency Exchange none of the \$1,109.77 due.
13. Currency Exchange has performed all conditions to be performed by it.
14. Currency Exchange has suffered damages as a direct and proximate result of the actions or inactions of Defendant.

**WHEREFORE**, Plaintiff, SPEEDY CHECK CASHERS, INC., an Illinois corporation, respectfully requests this Court to enter Judgment in its favor and against Defendant, UNITED STATES POSTAL SERVICE, as follows:

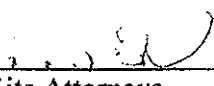
- A. Awarding Currency Exchange damages in the sum of \$1,109.77, less amounts previously paid to it by Defendant;
- B. Treble damages as to the Check, in the total sum of \$1,500.00, as provided by 720 ILCS 5/17-1(E);
- C. Interest as permitted pursuant to 810 ILCS 5/3-806;
- D. Attorneys' fees in the sum of at least \$350.00 as permitted pursuant to 720 ILCS 5/17-1(E) and 810 ILCS 5/3-806;
- E. All reasonable and necessary costs incurred in connection with these proceedings, as permitted pursuant to 720 ILCS 5/17-1 and 810 ILCS 5/3-806; and,

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F. For a judgment against Defendant in the sum of \$2,959.77, plus costs, and for such other, further and different relief as this Court deems just and proper.

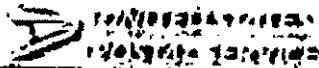
Respectfully submitted,

SPEEDY CHECK CASHERS, INC., an Illinois  
corporation,  
Plaintiff,

By:   
One of its Attorneys

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David J. Frankel, Esq.  
Kathleen M. Haggerty, Esq.  
Brian D. Nevel, Esq.  
**Sorman & Frankel, Ltd.**  
180 North LaSalle Street, Suite 2700  
Chicago, Illinois 60601  
(312)332-3535  
(312)332-3545 (facsimile)  
pleadings@sormanfrankel.com  
Firm ID# 38341



Label: 4N 5512-964G

Yours truly,  
 J. Edgar Hoover

Page 08-12-2016

G 6CL32424

2014  
211

CONFIDENTIAL 58151120

\*\*\*1084DOLLARS77CENTS

5\*\*\*1084.77

Page 1 of 1  
(Date: 07/07/2017)

[illegible]

Ernst Schöfer  
Liechtenstein

1.16 421 2375

\*58151120# 0021309379# BL601679C#

Return ID: 4361970 Deposit ID: 33035236

Original Scan Date: 09/02/16 04:38

Return Date: 09/08/16 06:55

Return Reason: Refer to Maker

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5. The following table lists the number of hours per week that a sample of 100 students at a large university spent studying for their classes. The data were obtained from a survey of the students.

Hours per week	Number of students
0-10	10
10-20	20
20-30	30
30-40	25
40-50	15
50-60	10

6. The following table lists the number of hours per week that a sample of 100 students at a large university spent studying for their classes. The data were obtained from a survey of the students.

Hours per week	Number of students
0-10	10
10-20	20
20-30	30
30-40	25
40-50	15
50-60	10

NOT RECORDED - 4/10/2007 10:07:00 AM

11/11/2001 10:00 AM

**UNITED STATES**  
P. O. BOX 1701, NEW YORK, N.Y. 10116  
Specify Board Category:  
in writing

1. This document contains no title, while other forms do.

SPEEDY CHECK CASHIERS, INC.  
HAMMOND, GRIFFITH\*, EAST CHICAGO, LAKE STATION, MERRILLVILLE,  
MICHIGAN CITY  
425 HLEH ROAD, BUILDING 3  
NORTHBROOK, IL 60062

847-509-6620  
Fax 847-509-6593  
Email [BSchoenberg@rbc.com](mailto:BSchoenberg@rbc.com)

September 20, 2016

*Via Certified Mail - Return Receipt Requested and U.S. Mail*

United States Postal Service

433 W. Harrison Street

Chicago, IL 60699

Attn: Finance Department - Accounts Payable

Re: **Creditor:** Speedy Check Cashers, Inc., 1030 E. Ridge Road, Griffith, IN  
**Amount claimed:** \$1,084.77 + \$25.00 fee (\$1,109.77), Check No. 58151120  
**Date of issuance:** 8/12/16 **Payee:** Megan Anderson

Dear Sir or Madam:

Please be advised that this firm has been retained by Speedy Check Cashers, Inc. to represent it in its claims against your company based upon your company's issuance of the check identified above. That check was cashed by the Currency Exchange and was returned unpaid due to "refer to maker."


Pursuant to 1 C26-1-3, 1-502.5, as well as 1 C35-43-5-5, you are put on notice that in the event you fail to remit the face amount of the above-described check made payable to the Speedy Check Cashers, Inc. and mailed to the Northbrook address shown at the top of this letterhead, along with the "returned check fee" of \$25.00 identified above and Currency Exchange's attorneys' fees and court costs, within thirty (30) days following this demand or by the date the judgment may be entered, pursuant to the above statutes, the Currency Exchange may be awarded by a court of competent jurisdiction the face amount of the check(s), attorneys' fees, court costs incurred and service fees and damages in triple the amount of each check (in no case less than \$100.00 nor more than \$1,500.00 per check) and non-litigation collection expenses. Prior to the hearing, you may tender to the claimant an amount of money equal to the sum of the amount of the checks, the incurred court costs, service and attorneys' fees, and the claimant is required to accept that amount.

Unless you, the recipient of this notice, within thirty (30) days after receipt, dispute the validity of this debt or any portion thereof, the debt will be assumed to be valid. If you notify the undersigned, in writing within the thirty (30) day period that the debt, or any portion thereof is disputed, the undersigned will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you. Upon written request, within the thirty (30) day period described above, the undersigned will provide you with the name and address of the original creditor, if different from the Currency Exchange. Absent hearing from you within thirty (30) days after the receipt of this notice, the debt set forth herein will be assumed to be valid by the Currency Exchange and its lawyers unless you dispute, in writing, the validity of same within the given time period. Nothing requires or obligates the Currency Exchange to wait thirty (30) days from the date of issuance of this letter to commence legal proceedings against you to collect the debt.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If you have any questions or wish to discuss this matter further, please contact Eric Page at (847) 509-6655.

Yours truly,

  
Bonnie J. Schoenberg  
General Counsel

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2017-04-10 16:24

Print Label

Page 1 of 1

Bonnie Schoenberg - Attorney at Law  
425 Huehl Road  
Building 3  
NORTHBROOK IL 60062-2323

US POSTAGE AND FEES PAID  
FIRST-CLASS  
Sep 21 2016  
Mailed from ZIP 60062  
1 oz 10.00 g 1.0000000000000000



01IS00777793

USPS CERTIFIED MAIL



9414 8102 0088 2152 2100 71

United States Postal Service  
Attn Finance Department - Accounts Payable  
433 W. Harrison Street  
CHICAGO IL 60699-3918



FOLD ALONG THIS LINE

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Date: September 23, 2016

Reference Speedy 2 vs United States Postal Service Megan Anderson:

The following is in response to your September 23, 2016 request for delivery information on your Certified Mail™/RRE item number 9414810200882152210071. The delivery record shows that this item was delivered on September 23, 2016 at 7:58 am in CHICAGO, IL 60699. The scanned image of the recipient information is provided below.

Signature of Recipient :

*Megan Anderson*  
*Megan Anderson*

Address of Recipient :

*Mail Room*

Thank you for selecting the Postal Service for your mailing needs.

If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,  
United States Postal Service

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(10/06/09) CCM N649

Any person wishing to sue or defend a case as an indigent must petition the court to have the fees, costs, and charges associated with the proceedings waived.

Customers may visit [www.cookcountyclerkofcourt.org](http://www.cookcountyclerkofcourt.org) to access the Clerk's filing fees or telephone the Civil Division at (312) 603-5116 with additional questions.

## NOTICE TO PLAINTIFF

DIE DATE  
02/20/2017

You MUST select a return day of:  
not less than 14 or more than 40 days after  
not less than 21 or more than 40 days after



DOC TYPE: SUMMONS  
CASE NUMBER: 17M1101624  
**DEFENDANT**  
UNITED STATES POSTAL SERVICES  
433 W HARRISON ST  
CHICAGO, IL 60669

SERVICE INF  
RTN 02/27/17

ATTACHED

1. If the complaint is notarized, your answer is

For District 1 Cases Only:

2. On the specified Return Day, one of the following

a. If you are sued for \$10,000 or less, you

(i) If Plaintiff is not present, the case may be dismissed for want of prosecution.

(ii) If you have not filed an appearance, or you have filed an appearance and are not present, the Plaintiff may obtain an ex parte default judgment against you for the amount claimed.

(iii) If you have filed an appearance and are present on Return Day, trial may be held that day, or may be set for another day certain.

b. If you are sued for more than \$10,000.00, and if you have filed your appearance on time, you must file your answer no later than 10 days after the appearance date (return date) specified on the front of this form. If you have not filed your appearance or answer on time, the Plaintiff may obtain an ex parte default judgment against you for the amount claimed. If Plaintiff is not present for the Default call, the case may be dismissed for want of prosecution. If you filed your appearance and have not filed your answer on time the Plaintiff may motion the court to enter a judgment.

Late filing of an appearance or answer will not relieve you from a judgment or default order except by court order.

For District 2, 3, 4, 5 and 6 Cases:

4. If you are sued for more than \$10,000, you have 10 days from the Return Day to answer or otherwise plea.

5. On the specified Return Day, if you are sued for \$10,000 or less, you need not file an answer unless ordered to do so by the Court.

6. On the specified Status/Trial Day, one of the following may occur:

a. If Plaintiff is not present, the case may be dismissed for want of prosecution.

b. If you have not filed an appearance, or you have filed an appearance and are not present, the Plaintiff may obtain an ex parte default judgment against you for the amount claimed.

c. If you have filed an appearance and are present on Status/Trial Day, trial may be held that day, or may be set for another day certain.

The following is applicable to District 3 cases only:

7. This case may/may not be heard on the day for appearance specified in summons.

If the claim is for personal injury, or is a civil case in which Plaintiff has filed a jury demand, you will be required to file your appearance in person or by attorney Return Day, and your answer as required by Par. 2(b) above.

8. These cases will be assigned and heard in the Civil Jury Room \_\_\_\_\_ unless otherwise ordered by the Presiding Judge.

Neither Plaintiff nor Plaintiff's attorney will be required to be present on Return Day. The case will be set for Status at 9:00 a.m., approximately 60 days from the date of filing. Plaintiff and Defendant will be required to appear in court on that status day.

9. Trial Rights of Property, Detinue, and Revivals of Judgment, Pro Se, and Forcible Detainer suits are returnable in Room \_\_\_\_\_ and are disposed of on a Return Day unless otherwise ordered by the Court.

DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS